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PATENT 10/15/01

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Shirley J. Provinse	Docket No.:	40655.4900
Serial No.:	To Be Assigned		
Filing Date:	August 27, 2001	Group Art Unit:	TBA
Title:	SYSTEM AND METHOD FOR ACCOUNT RECONCILIATION	Examiner:	TBA

JC828 U.S. PTO
09/943438
08/27/01

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. One copy of each cited document on the enclosed Form PTO-1449 is submitted herewith. The Examiner is requested to initial the enclosed Form PTO-1449 and return a copy thereof to the undersigned.

The submission of this Statement is not a representation that a prior art search has been conducted or that no other information that may be material to the patentability of the claims of this application exists. Moreover, the submission of this Statement is not an admission that any of the listed documents constitutes prior art against the application claims. Applicants reserve the right to challenge the designation of any of the listed documents as prior art, and to take any appropriate action to antedate or otherwise remove any of the listed documents as a prior art reference against the application claims. In particular, and without limitation, applicants

specifically reserve the right to challenge the designation as prior art, should it be made, of any of the attached documents.

No fee is due under 37 C.F.R. §1.17(p) for this Statement since it is being filed in compliance with 37 C.F.R. §1.97(b)(1) within three months of the filing date of the application.

The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Statement to Deposit Account No. 19-2814. **A DUPLICATE COPY OF THIS SHEET IS ATTACHED.**

Respectfully submitted,

Date: 8/27/01

By Michelle R. Whittington
Michelle R. Whittington
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Enclosures: PTO-1449
Copies of references

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Form PTO-1449 U.S. DEPARTMENT OF COMMERCE (REV. 8-83) PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	ATTY. DOCKET NO. 40655.4900	SERIAL NO. TBA
	APPLICANTS Shirley J. Provinse	
	FILING DATE August 27, 2001	GROUP ART UNIT TBA

U. S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
		6,128,602	10/3/00	Northington, et al.			
		5,832,451	11/3/98	Flake, et al.			
		5,521,363	5/28/96	Tannenbaum			
		5,649,115	7/15/97	Schrader, et al.			
		5,704,044	12/30/97	Tarter, et al.			
		5,740,271	4/14/98	Kunkler, et al.			
		5,832,460	11/3/98	Bednar, et al.			
		5,859,419	1/12/99	Wynn			
		5,948,040	9/7/99	DeLorme, et al.			
		5,963,925	10/5/99	Kolling, et al.			
		6,047,269	4/4/00	Biffar			
		6,068,194	5/30/00	Mazur			
		6,072,870	6/6/00	Nguyen, et al.			
		6,119,105	9/12/00	Williams			
		6,178,409	1/23/01	Weber, et al.			
		6,202,054	3/13/01	Lawlor, et al.			

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
EXAMINER	DATE CONSIDERED
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	